



**Christopher Shea**  
Compliance Director  
Fidelity Investments Life Insurance Co.  
82 Devonshire Street, V5A  
Boston, MA 02109

June 8, 2010

Pamela J. O'Connell  
Chief, Field Rating & Underwriting Bureau  
State of California  
Department of Insurance  
300 Capitol Mall, 16<sup>th</sup> Floor  
Sacramento, CA 95814

Subject: California Rating and Underwriting Examination of the Fidelity  
Investments Life Insurance Company – Response to Official Report  
(Format 12938)

Dear Ms. O'Connell:

Thank you for the opportunity to respond to the official California Rating and Underwriting Exam Report. I have reviewed the report and have concluded that it does not contain any errors, omissions, misstatements, or other matters that require clarification.

If you require any further assistance please contact me at the number provided below.

Sincerely,

A handwritten signature in cursive script, appearing to read "C Shea".

Chris Shea  
(617) 392-1787